

Liberal Loans

On improved property in Memphis; and farm lands in West Tenn., West Ky. and East Ark.

Insurance

Liability, Automobile and Tornado, Accident, Fire, Marine

Surety Bonds

S. M. WILLIAMSON, President.

M. EUGENE CLARK, Vice-President.

S. M. WILLIAMSON & CO.

INVESTMENT BANKERS INSURANCE

73 MADISON AVE.

MEMPHIS.

"O. Henry and Al Jennings"

Thrilling Story of Two Men Who Had Most Spectacular Careers of Crime, Served Time and Came Back to Distinguished and Useful Careers.

(Copyright by Al Jennings, 1919.)

(Continued From Previous Issue.)

CHAPTER SEVENTEEN.
O. Henry has been called a Democrat, a citizen of the world. The laboratory wherein he caught and dissected the hearts of men and women was in the alleys and honky-tonks. He sought to interpret life in the raw, not in the superficial livery disguising it on the broadways. The underworld was his subject. But at heart he was an aristocrat. He had all the proud sensitiveness of the typical Southern gentleman. He liked to mingle with the masses; he was not one of them. Gladly he threw in his lot with a pair of bandits and fugitives. It would have cut him to the soul to have been branded as one of them. For his haughty nature, the rambles from Mexico to San Diego, and up the coast to San Francisco was fraught with disagreeable suspense. "I will never forget the look of chagrin that spread over his face when I bumped against him and Frank just as the ferry boat was swinging into the slip."

"Snack," I said. "They're here."

The chief of the Wells Fargo de-

tectives was on the boat. He had brushed against my arm. Before he had opportunity to renew old acquaintance I sauntered over to Frank and Porter. Wells Fargo had many uncollected claims against me. I was not ready for the settlement. Captain Dodge was probably unaware of my presence. We did not afford to take any chances. We stayed on the boat and it brought us back to Oakland.

Bill was a trifle upset. He insisted on taking us all to a drink, although he had to borrow the money from me to pay for the treat. Texas seemed to be the only safe camping ground for us. With about \$17 left from our capital of \$30,000, we landed in San Antonio, still banking on the hope of a simple range life. There I met an old cowman friend of mine and he took us out to his ranch, a few miles from the town. It ran into low hills and valleys, prairies and timber. A finer strip of country, no peeler would ask. The cowman offered us range, cattle and horses for \$15,000.

It was a bargain. Frank and I decided to snap it up. Finally, after a month, the cowman assured us, could be made with the bank in New Rochelle several hundred miles distant. In this safe there was at least \$15,000 and it could be easily removed. This was a straight deal.

It was a peculiar situation. Frank and I had both decided to quit the outlaw life. But we hadn't a cent and there was but one way to get a quick \$100. The fine fever of reform had not yet taken hold of us. Necessity completed the cooling process. But we were a little worried about Porter. Whatever may have been his reasons for staying with us, we were confident that Bill was not a law-breaker.

The very thing that decided us to take him into our confidence was his pride. We knew he needed the money. We knew it humiliated him to go to the bank and borrow. We knew it was a disgrace for him to be under an obligation to us. We wanted him to earn his interest in the ranch.

The square thing was to invite him to go into the banking venture with us. If he had seen Bill Porter's face then and the helpless surprise that scooped across it, you would believe as I do that he was never guilty of the theft which sent him to the Ohio penitentiary. He had neither recklessness nor the craftiness of the lawbreaker.

Proposal to Buy Is Pleasing.
Just about evening I went down to the corral. Porter was sitting there enjoying the quiet peace. He was rolling a corn shuck cigarette.

He looked happier and more at ease than at any time since the shooting of the don. I suppose I should have broached the subject of this October night. The darkness of the night was not suggestive of crime or robbery, but the gentleness of the Madonna would not have lured Bill Porter into the scheme.

"Bill," I said, "we're going to buy the ranch for \$15,000 and we want you to come in with us on the deal."

He paused with his cigarette half rolled.

"Colonel," he said, "I would like nothing better than to settle in this magnificent country and live there unmolested and unmolested. But I have no funds."

"That's just it. Neither have we. We're about to get them. Down there in New Rochelle, there's a bank with \$15,000 in its vaults. That money ought to be put into circulation. With us on it."

The tobacco dropped from the paper. Porter looked up quickly and searched my face. He saw that I was in earnest. He was not with us, but not for a fortune would he wound us even permit me to think that he judged us. "Colonel," this time his large eyes twinkled. "I never heard him laugh but twice. 'I'd like a share in this range. But tell me, would I have to shoot anybody?'"

"Oh, perhaps so, but most likely not. Well, give me the gun. If I go on the job, I want to act like an expert. I'll practice shooting."

No outfit would ever ask another for his forty-five. The greatest compliment a cowpuncher can give the man he trusts is to hand over his six-shooter for inspection.

Porter took the honor lightly. He handed the gun as though it were a scorpion. I forgot to warn him that I had removed the trigger and the gun would not stay cocked. By cocking the device I could shoot faster at close range, gaining a speed almost equal to the modern drop action gun.

Watching Bad as Gunning.
Like all amateurs, Bill put his thumb on the hammer and pulled it back. Then he started walking back and forth with the forty-five in his hand and his hand dropped to his side. Without intending to, he shifted his grip, releasing his thumb from the hammer.

There was a sudden, sharp explosion, a little geyser of earth spouted upward. When it cleared there was a hole as big as a cow's head scooped in the ground. My forty-five lay in the depression. Porter, scared but unhurt, stood staring over it.

"Colonel," he looked up at me a little abashed, a little amused. "I think I would be a hindrance on this financial undertaking."

I wanted Porter to go with us. We didn't need him, but I had already grown very fond of the motion picture cultured fellow. I didn't want him to be dependent on us and I wanted his company on our range.

"Well, you needn't take the gun. You just stay outside and hold the horses. We really need you for that."

He hesitated a moment.

"I don't believe I could even hold the horse," he knickered.

Troubled and fearful lest we should never return, he bade us goodbye. I did not know until the deal was closed and the ranch ours, the days of worry and misery that Bill Porter suffered while Frank and I went down to New Rochelle to take up the matter with the bank.

CHAPTER EIGHTEEN.
We left Porter, harried with anxiety, at the Hotel Plaza in San Antonio. Frank and I and the rancher rode into New Rochelle.

Our plan was simple. The cowman was to attract the attention of the bank's vault.

The bank stood on a corner opposite the public square. The cowman went quietly to a bench to wait for the signal from me. I walked into the bank, pushed open the door, and saw the cashier and began mopping my face. He opened fire, shooting like a lunatic into the air. He and some of the saloonkeepers, stores, houses. The officials hurried over to the crazy cowman.

Frank and I walked into the bank, stuck up the cashier and compelled the delivery of \$15,000 in currency. The cashier, charged with drunkenness, was arrested, fined and released. Frank and I left the bank as quietly as the next door merchant might have. The ruse worked.

Porter Surprised at Speed.
We went straight to the ranch and then doubled back to San Antonio. It was about two days since we had left Porter. He was not ordinarily a warm spoken man, but when we saw him he put out his hand and his voice was rich with suppressed emotion.

"Colonel, congratulations. This is indeed a happy moment. I was so troubled in your absence. From Bill Porter that greeting was more expensive than the quietest tribute from the glib-tongued Porter's stories are crowded with colorful slang. His own speech was invariably pure and correct.

All of us knew that the parting had come. If Bill could not rob with us he could not settle down on the range bought with our stolen bills. I have never seen him since. I did not want to probe into Porter's soul. He had never said a word about his case. He had even told us he was sane. But little as I wished to quit him, I was eager to know his identity. I did not want to lose track of him forever.

"Bill," I said, "here's where we scout. We're getting to be mighty familiar and there's likely to be trouble enough some day. Something may turn up. I'd like to write to you. I might want your advice."

"I haven't been very frank with you, have I?" he answered. "I'm sorry. Such reticence, I felt was more than

"THE WHO LEAD"

(An Advertorial by J. M. Fly.)

In every field of human endeavor there is a **LEADER**—one who is **FIRST**—one who, having observed an **EXACT NEED**, supplies it in the most **PRACTICAL** way possible, and in consequence reaps a just reward.

A leader will always have **FOLLOWERS**—those who, lacking initiative, **SEEK** TO accomplish the same results through slightly modified or changed methods, but the **LEADER STILL REMAINS**—always in the **LEAD**!

For seventeen years the Bowers Stores have been **THE TARGET** for the attacks of the envious—those who have **JEERED** at the possibility of successfully selling groceries **FOR CASH** at cash prices, and those who said a **SATISFACTORY** volume could **NOT BE SECURED** without a so-called free delivery system of **ALL ORDERS**.

But the Bowers Stores **GREW**—grew from one **LITTLE STORE**, whose first day's sales totaled **EIGHT CENTS** to forty-four busy stores, whose average daily sales total around **EIGHT THOUSAND DOLLARS**, and where there is **GROWTH** there must be **MERIT** and—leadership.

We have always considered credit a **CARDINAL SIN**, and the free delivery of small purchases a **WASTE** of time and money, but we have **NEVER LOST SIGHT** of the fact that though we operate on a **BIG SCALE SYSTEMATICALLY** there must be a **PERSONAL SPIRIT OF ACCOMMODATION** about any business if the **PLEASING** of many customers is to be regarded a **FIRST CONSIDERATION**—therefore, **WITHOUT** extra charge we deliver \$5.00 orders and over.

Today the Bowers Stores and the whole world is **DISTURBED** over the vital question of the present **COST OF LIVING**—people are **CLAMORING** for relief—increased **EARNINGS** apparently only serve to send prices **FURTHER UPWARD**.

One of the main contributing **CAUSES** of high prices is **EXTRAVAGANCE** in the matter of **RECKLESS BUYING** at high prices, and a conspicuous **GENERAL DEMAND** for those things formerly regarded as **LUXURIES**, regardless of price.

And since high prices are here, the **QUICKEST REMEDY** and the most **EFFECTIVE RELIEF** is to practice **THRIFT**—real Thrift and not **IMAGINARY** economy and to apply the remedy **AT HOME** individually as well as collectively.

To practice Thrift is **NOT ENTIRELY** a matter of price comparisons, but rather a matter involving a **KNOWLEDGE OF THE GOODS** you buy, and the **AVOIDANCE OF WASTE**.

To practice **THRIFT** is to buy for cash at **CASH PRICES**—to buy **SYSTEMATICALLY ONLY WHAT YOU NEED WHEN YOU NEED IT** and to spend your money in the **RIGHT PROPORTION** between what you **EARN** and what you **SPEND**.

There is a **TRICK** as old as the hills of offering **WELL-KNOWN** brands at low prices **AS BAIT**—of putting the **BEST FOOT** foremost, and keeping the foot with the **KICK IN IT** well out of sight, but it is a **TRICK**—it offers no **REAL BENEFITS**.

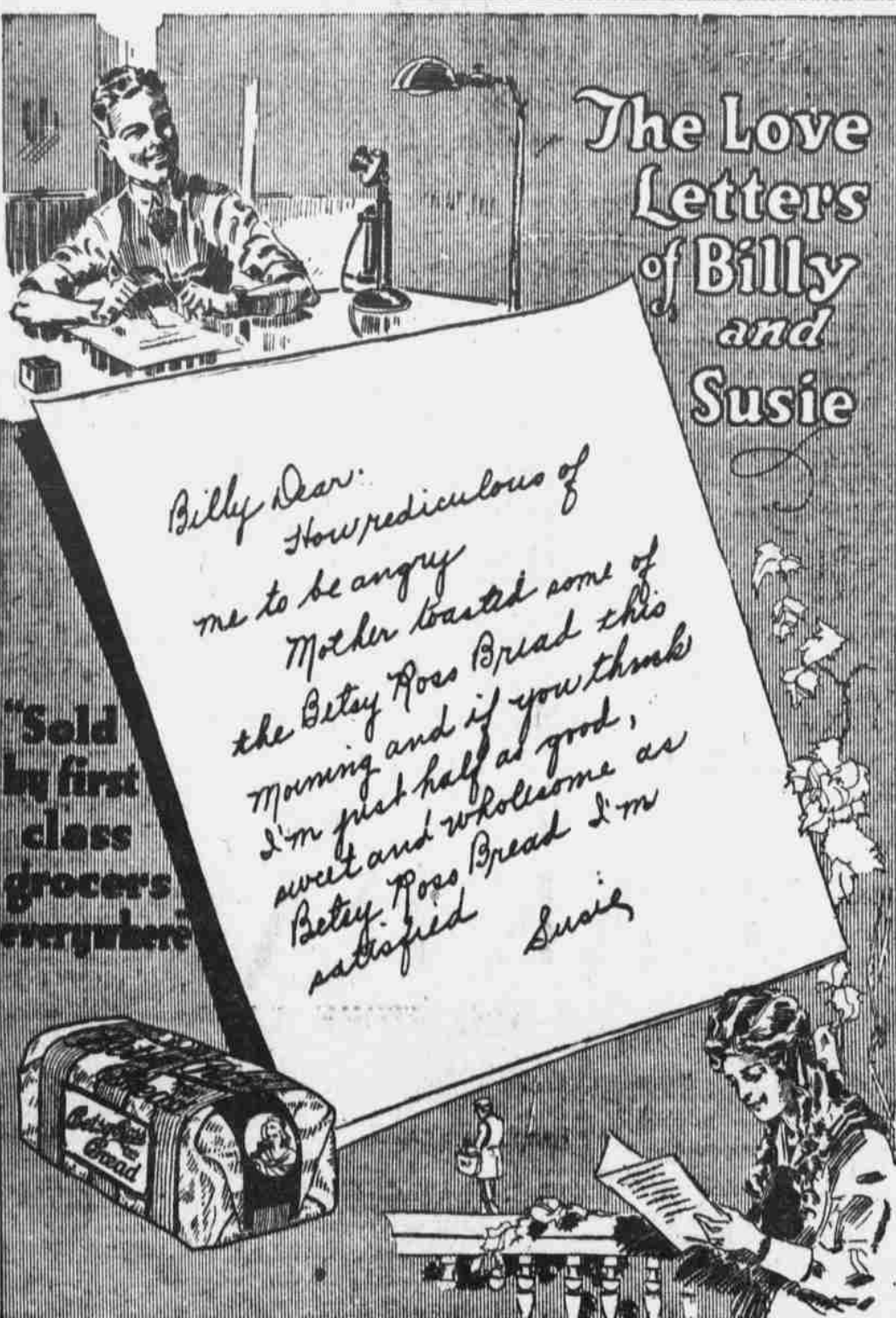
The original policies and principles of the Bowers Stores were **RIGHT** to begin with, and have **NEVER BEEN CHANGED**. That they are actually operating today on a **LESS PERCENTAGE OF PROFIT** than **EVER BEFORE** they are prepared to **PROVE**—they **NEVER HAVE** and **NEVER WILL BE PROFITEERS**.

When the high cost of living and a **MEANS** of reducing your living expenses **APPEALS TO YOU** and prompts **ACTION**, remember the fight the Bowers Stores have **ALWAYS MADE** to keep grocery prices **DOWN**.

Remember, too, that they **ARE THE LEADERS**—that in times of **STRESS** the public looks to **THEM** for **LEADERSHIP**—and if you are in doubt as to their **ABILITY** to save you **MONEY** without sacrifice of **QUALITY** imagine what **EVERY PERSON** in Memphis would be paying **NOW** for groceries if **THERE WERE NO BOWERS STORES**!

Leadership has its **PENALTIES**, but the sunlight **TODAY** is the **SAME SUNLIGHT** it was **FOUR THOUSAND YEARS AGO**—it has **SUBSTITUTES**, but **NO EQUALS**.

A leader always **LEADS**—the followers always **FOLLOW**—**THEY WHO LEAD!**



The Love Letters of Billy and Susie

Billy Dear:
How ridiculous of me to be angry. Mother boasted some of the Betsey Ross Bread this morning and if you think I'm just half as good, sweet and wholesome as Betsey Ross Bread I'm satisfied.
Susie

"Sold by first class grocers everywhere"

Founded 1835

—Armstrongs

The Leonard Cleanable

ONE-PIECE PORCELAIN LINED

Refrigerators

Can be had in all desirable styles and sizes

The one-piece porcelain lining enables you to clean a Leonard Refrigerator as easily as you would a china dish.

There are no cracks or crevices where dirt and germs can collect.

It is impossible for a Leonard Refrigerator to leak, because there are two separate bottoms for the ice chamber. If while cracking the ice a hole is punctured in the first bottom, the second bottom carries the melted ice to the drain pipe.

Also the Leonard keeps food fresher and longer on less ice.

These are features which should be considered when buying a new refrigerator.

Likewise the Leonard is less expensive than other HIGH-GRADE Refrigerators.

Leonard Refrigerators and Ice Boxes Range in Price From

\$12.50 to \$250

Let us have the pleasure of demonstrating the many exclusive and superior features of this wonderful refrigerator.

Armstrong Furniture Company

59-61 N. Main St.

Memphis.

GOOD MAN AVAILABLE

A former client of ours, having disposed of his interest in a well-known firm here, desires to form a connection with some good wholesale or manufacturing business as sales or office manager. This is a splendid opportunity to secure the services of a man who is fully competent to assume responsibility and whose experience has qualified him for any position of trust. He is also prepared to make a reasonable investment on a mutually satisfactory basis. For further particulars call either Mr. Lake or Mr. Dunham, of the Lake & Dunham Advertising Agency, Main 1430.

A DISCOVERY THAT BENEFITS MANKIND

Two discoveries have added greatly to human welfare. In 1835 Newton originated the vacuum process for condensing milk with cane sugar to a semi-liquid form. In 1835 Horlick at Racine, Wis., discovered how to reduce milk to a dry powder form with extract of malted grains, without cane sugar. This product **HORLICK** named **Malted Milk**. (Name since copied by others.) Its nutritive value, digestibility and ease of preparation (by simply stirring in water) and the fact that it keeps in any climate, has proved of much value to mankind as an ideal food-drink from infancy to old age. Ask for **HORLICK'S**—Avoid Imitations. Read News Scimitar Wants.

(To Be Continued.)